IN THE CLAIMS

Please amend the claims as follows:

1-15.   (Canceled)

16.   (Currently Amended) A method for verifying a user and a user computer comprising:

receiving, in a verification computer, a request for verification from a computer;

in response to the request for verification, sending at least one request to the user computer;

receiving at least one response from the user computer, the at least one response including a first fingerprint file and a first identification for the user, said first fingerprint file being comprised of including at least one identifying characteristic of the user computer;

comparing the first fingerprint file against a second fingerprint file, to verify the user computer, the second fingerprint file accessible by the verification computer, said second fingerprint file being comprised of including at least one identifying characteristic of a user computer;

comparing the first identification for the user against a second identification for the user to verify the user, the second identification for the user accessible by the verification computer; and

sending at least one verification response, based upon the comparing of the first fingerprint file against the second fingerprint file and upon the comparing of the first identification for the user against the second identification for the user.

17.   (Previously Presented) The method according to claim 16 wherein the verification computer is a clearinghouse computer.

18.   (Previously Presented) The method according to claim 16 wherein the verification computer is a vendor computer.

19. (Currently Amended) A method according to claim 16, wherein said ~~step of~~ sending of at least one request to a user computer includes:

> sending a first request to the user computer for the first fingerprint file; and

> sending a second response to the user computer for the first identification for the user.

20. (Currently Amended) A method according to claim 16, wherein said ~~step of~~ receiving of at least one response from the user computer includes:

> receiving a first response from the user computer including the fingerprint file; and

> receiving a second response from the user computer including the first identification for the user.

21. (Previously Presented) A method according to claim 20, wherein the second response from the user computer is received prior to first response from the user computer.

22. (Currently Amended) A method according to claim 16, wherein said ~~steps of~~ comparing of the first fingerprint file against a second fingerprint file, and comparing the first identification for the user against a second identification for the user are not performed simultaneously.

23. (Currently Amended) A method according to claim 18, wherein said ~~step of~~ sending of at least one response to the vendor computer, based upon the comparing of the first fingerprint file against the second fingerprint file and upon the comparing of the first identification for the user against the second identification for the user includes sending a confirmation only when both the first fingerprint file and the first identification of the user match the second fingerprint file and the second identification for the user respectively.

24. (Currently Amended) A method according to claim 19, wherein said ~~step of~~ receiving of at least one response from the user computer includes:

> receiving a first response from the user computer including the first fingerprint file; and

> receiving a second response from the user computer including the first identification for the user.

25.   (Currently Amended) A method according to 24, wherein the second response from the user computer is received prior to the first response from the user computer.

26.   (Previously Presented) A method according to claim 16, wherein the first identification for the user includes a password.

27.   (Previously Presented) A method according to claim 16, wherein the first fingerprint file includes information based upon an identification number of a CPU of the user computer.

28.   (Previously Presented) A method according to claim 16, wherein the first fingerprint file includes information based upon a MAC address associated with the user computer.

29.   (Currently Amended) A method according to claim 16, wherein prior to the step of receiving of the first request from the verification computer,

storing the second fingerprint file in a first data base accessible by verification computer, and

storing the second identifications for the user in a second database accessible by the verification computer.

30.   (Currently Amended) A method according to claim 18, wherein prior to the step of receiving of the first request from the vendor computer,

storing the second fingerprint file in a first data base accessible by a clearinghouse computer, and

storing the second identifications for the user in a second database accessible by a clearinghouse computer.

31.   (Previously Presented) A method according to claim 28, wherein the first database and second database are the same.

32.   (Currently Amended) A method according to claim 18, wherein the ~~step of~~ receiving of a request from a vendor computer includes receiving an internet address of the user computer.

33.   (Currently Amended) A method according to claim 32, wherein prior to the ~~step of~~ sending of the at least one request to the user computer, identifying the user computer based upon the internet address received from the vendor computer.

34.   (Currently Amended) A clearinghouse computer comprising:

a storage unit ~~for storing~~ to store information received from a user computer, the information including a second fingerprint file and a second identification for a user, said second fingerprint file ~~being comprised of~~ including at least one identifying characteristic of a user computer;

a memory unit ~~for receiving~~ to receive information indicative of first fingerprint file and a first identification for the user said first fingerprint file ~~being comprised of~~ including at least one identifying characteristic of ~~a~~ the user computer; and

a processor ~~for communicating~~ to communicate with the storage unit and the memory unit, ~~for comparing~~ to compare information indicative of the second fingerprint file and the second identification for the user with information indicative of the first fingerprint file and first identification for the user, and ~~causing~~ to cause a message to be generated based upon the comparing.

35.   (Currently Amended) A clearinghouse computer according to claim 34, wherein the storage unit includes:

a first storage location ~~for storing~~ to store the second fingerprint file, and

a second storage location to store ~~for storing~~ the second identification for the user.

36.   (Currently Amended) A clearinghouse computer according to claim 34, wherein the memory unit includes:

a first memory location to store ~~for storing~~, at least temporarily, the first fingerprint file, and

a second memory location to store for storing, at least temporarily, the first identification for the user.

37.   (Currently Amended) A clearinghouse computer according to claim 34, further including:

an output for receiving to receive the message to be generated based upon the comparison, and

the output further capable of communicating to communicate with a vendor computer.

38.   (Previously Presented) A clearinghouse computer according to claim 34, wherein the second identification for the user includes a password.

39.   (Previously Presented) A clearinghouse computer according to claim 34, wherein the second fingerprint file includes information based upon an identification number of a CPU of the user computer.

40. – 49. (Canceled)